

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Confirmation No.: 7821
Lloyd Adams : Group Art Unit: 3624
Appln. No.: 09/765,137 :
Filed: January 18, 2001 :
For: NETWORK-BASED LOAN :
APPLICATION SYSTEM AND METHOD :

Mail Stop Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT/RESPONSE

Sir:

Responsive to the Office Action dated May 4, 2006, please consider the following remarks. Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.

A listing of the claims is found on **page 2**

Applicants **remarks** begin on **page 6**.